

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☒ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Jean P Pollard**

Case No.:

19-32061-JKS

Judge:

Sherwood

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice Required

Date:

June 1, 2020☒ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney SET Initial Debtor: JPP Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay a total of \$3,600.00 to the Chapter 13 Trustee from December 2019 through May 2020 (6 months); the debtor shall pay \$1,000.00 monthly to the Chapter 13 Trustee for approximately 5 months starting June 2020; the debtor shall pay \$1,120.00 monthly to the Chapter 13 Trustee for approximately 49 months starting November 2020. The total length of Plan is approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Scott E. Tanne	Attorney Fees	to be requested in application for fees and subject to Court approval
IRS	Taxes and certain other debts	42,022.79
NJ	Taxes and certain other debts	3,519.26

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
LoanCare	627 Dorothy Lane Landing, NJ 07850	10,442.15	0.00	10,442.15	pursuant to note and mortgage
Picatinny Federal Cr	627 Dorothy Lane Landing, NJ 07850	354.00	0.00	354.00	pursuant to note and mortgage

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Santander	2016 Honda Accord	419.35	0.00	419.35	pursuant to finance agreement

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated

as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Westlake Financial Services	2012 Ford F450 Superduty	unknown	none - collateral surrendered in full satisfaction of creditor's claim

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
American Honda Finance		Auto lease	REJECT	

Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Citibank, NA	627 Dorothy Lane Landing, NJ 07850	Judgment Lien	5,142.14	285,000.00	0.00	279,768.58	ALL
Picatinny Federal Cr U	627 Dorothy Lane Landing, NJ 07850	Judgment Lien	22,904.00	285,000.00	0.00	262,006.72	ALL
Rialto Recovery LLC	627 Dorothy Lane Landing, NJ 07850	Judgment Lien	21,596.90	285,000.00	0.00	263,313.82	ALL

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **November 21, 2019**

Explain below why the plan is being modified:	Explain below how the plan is being modified:
To surrender Ford F450 as creditor filed a secured claim. Debtor has already physically surrendered the vehicle.	same

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: **June 8, 2020**

/s/ Jean P Pollard

Jean P Pollard

Debtor

Date: _____

Joint Debtor

Date June 8, 2020

/s/ Scott E. Tanne

Scott E. Tanne st2477

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 9

United States Bankruptcy Court
District of New JerseyIn re:
Jean P Pollard
DebtorCase No. 19-32061-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 65

Date Rcvd: Jun 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2020.

db +Jean P Pollard, 627 Dorothy Lane, Landing, NJ 07850-1410
cr +LOANCARE, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,
Philadelphia, PA 19103-1814
cr +Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
518584750 +Apothaker Scian, P.C., 520 Fellowship Road, Suite C306, PO Box 5496,
Mount Laurel, NJ 08054-5496
518584752 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)
518584751 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518628300 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518584753 +Casha & Casha, LLC, 115 Horseneck Road Suite 2, Montville, NJ 07045-9365
518584754 +Citibank, NA, PO Box 769006, San Antonio, TX 78245-9006
518584755 +Equifax, PO BOX 740241, Atlanta, GA 30374-0241
518584756 +Euro Auto Works, LLC, 223 Horseneck Road, Fairfield, NJ 07004-1607
518584757 +Experian, PO BOX 9701, Allen, TX 75013-9701
518584758 +Financial Pacific Leasing, 3455 S. 344th Way, Ste 300, Auburn, WA 98001-9546
518584760 +John Pollard, 627 Dorothy Lane, Landing, NJ 07850-1410
518689648 +LOANCARE, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262
518584762 +LoanCare LLC, Attn: Consumer Solutions Dept, PO Box 8068, Virginia Beach, VA 23450-8068
518584763 +LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
518584764 +NJ Motor Vehicle Commission, PO BOX 071, Trenton, NJ 08666-0001
518681089 +NYS Thruway Authority, 200 Southern Blvd, PO Box 189, Albany, NY 12201-0189
518613499 +PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street,
Wilmington DE 19801-5148
518584766 +PCA Acquisitions, 1002 Justison Street, Wilmington, DE 19801-5148
518584770 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
518584769 +PNC Bank, Attn: Bankruptcy, PO Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
518584767 +Picatinny Federal Cr U, 100 Mineral Spring Dr, Dover, NJ 07801-1637
518584768 +Picatinny Federal Credit Union, 100 Mineral Spring Drive, Dover, NJ 07801-1637
518625700 +Picatinny Federal Credit Union, c/o Michael J Filippis, Esq., 276 Broad St, Ste 1,
Bloomfield, NJ 07003-3292
518584773 Rialto Recovery LLC, c/o David Rosen, Esq., 39 Jefferson Street, Passaic, NJ 07055
518584774 +Robert N. Squillante, Esq., 100 Mineral Springs Drive, Dover, NJ 07801-1635
518618209 +SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
518584779 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit,
PO Box 245, Trenton, NJ 08695-0245)
518584775 +Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St,
Reading, PA 19601-3544
518584776 +Santander Consumer USA, PO Box 961211, Fort Worth, TX 76161-0211
518663620 State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518584783 +Trans Union, PO BOX 2000, Chester, PA 19016-2000
518684332 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108,
St. Louis MO 63166-0108
518584785 +USAA Federal Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
518584784 +USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway,
San Antonio, TX 78288-1600
518584786 ++VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-8448
(address filed with court: Valley National Bank, Attn: Legal Dept, 1455 Valley Rd,
Wayne, NJ 07470)
518584787 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494
518584788 +Violations Processing Center, PO Box 15186, Albany, NY 12212-5186

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 16 2020 00:45:24 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 16 2020 00:45:21 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +E-mail/PDF: gecsed@recoverycorp.com Jun 16 2020 00:58:32
Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518603871 E-mail/Text: ebnbankruptcy@ahm.honda.com Jun 16 2020 00:45:29
American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
Irving, TX 75016-8088
518584749 E-mail/Text: ebnbankruptcy@ahm.honda.com Jun 16 2020 00:45:29 American Honda Finance,
Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
518655273 E-mail/Text: ally@ebn.phinsolutions.com Jun 16 2020 00:44:15 Ally Capital, PO Box 130424,
Roseville MN 55113-0004
518584748 +E-mail/Text: ally@ebn.phinsolutions.com Jun 16 2020 00:44:15 Ally Financial,
P.O. Box 380901, Bloomington, MN 55438-0901
518683123 +E-mail/Text: bnc@atlasacq.com Jun 16 2020 00:44:23 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 65

Date Rcvd: Jun 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518598494 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 16 2020 00:44:18 Citizens Bank N.A.,
One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919
518584771 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 16 2020 00:44:18 RBS Citizens Cc,
1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
518584772 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 16 2020 00:44:18 RBS Citizens Cc,
1000 Lafayette Blvd, Bridgeport, CT 06604
518584759 E-mail/Text: sbse.cio.bnc.mail@irs.gov Jun 16 2020 00:44:43 IRS, PO BOX 7346,
Philadelphia, PA 19101-7346
518584761 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Jun 16 2020 00:46:00 Kabbage,
925 Peachtree St. NE #1688, Atlanta, GA 30309-3918
518584765 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 00:58:31 Paypal Credit, PO Box 105658,
Atlanta, GA 30348-5658
518584777 +E-mail/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com Jun 16 2020 00:44:52
State Farm Financial S, 1 State Farm Plaza, Bloomington, IL 61710-0001
518584778 E-mail/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com Jun 16 2020 00:44:53
State Farm Financial S, Attn Credit Reporting, Bloomington, IL 61702
518671886 E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 00:58:32 Synchrony Bank,
Attn: Bankruptcy Department, PO Box 530912, Atlanta, GA 30353-0912
518585725 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 00:59:12 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518679406 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 00:58:32 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518584780 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 00:58:33 Synchrony Bank/Yamaha,
Po Box 965073, Orlando, FL 32896-5073
518584781 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 00:59:12 Synchrony/CareCredit,
Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
518584782 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2020 00:58:33 Synchrony/CareCredit,
C/o Po Box 965036, Orlando, FL 32896-0001
518584790 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jun 16 2020 00:45:22
Westlake Financial Services, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847
518584789 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jun 16 2020 00:45:23
Westlake Financial Services, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809
518658814 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jun 16 2020 00:45:22
Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847
TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2020 at the address(es) listed below:

John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Melanie Carmela Grimes on behalf of Creditor LOANCARE, LLC nj.bkecf@fedphe.com
Robert Davidow on behalf of Creditor LOANCARE, LLC nj.bkecf@fedphe.com
Scott E. Tanne on behalf of Debtor Jean P Pollard ecf@tannelaw.com,
tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6